

Alabama Medicaid Agency

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February 2006

IMPORTANT NOTICE

Medicare's New Prescription Drug Coverage

Our records show that you currently have Medicare, limited Medicaid (QMB, SLMB or Q1 only) and another health care insurance plan that covers your prescription drugs. If this is true, you need to decide if enrolling in a Medicare Part D prescription plan is best for you. In some cases, it may be best for people in this group to keep the insurance they have and not enroll in a Medicare Part D plan.

The New Medicare Prescription Drug benefit requires that all individuals with Medicare and limited Medicaid (those with QMB, SLMB, or Q1 only) be enrolled in a Medicare Part D drug plan by May 15, 2006 or they will be automatically enrolled in a prescription drug plan to be effective June 1, 2006 if they have not chosen a plan. Some exceptions apply. Before deciding whether to enroll in Medicare Part D or keep your drug coverage through another health care plan, you need to consider the following questions:

1. What do I do if I have other insurance that has prescription drug coverage?

- Contact your insurance plan and speak with a representative about your insurance coverage. Your insurance plan can answer questions to help you decide whether or not you need to enroll in Medicare Part D. If your insurance coverage meets all of your needs, ask them to send you a letter of "creditable coverage"; keep that letter
- If you have enrolled in a Medicare Part D prescription drug plan and you wish to be disenrolled, call that plan and tell them to disenroll you immediately because you have other creditable coverage.
- You may also call Medicare at 1-800-633-4227 and notify them that you have creditable coverage and wish to disenroll immediately from the Medicare Part D plan.

2. What happens if I enroll in a Medicare drug plan or allow Medicare to automatically enroll me in a drug plan and I do nothing?

- You will remain in the Medicare drug program.
- You may lose your employer/union drug benefit.
- If your spouse or other family members are included in your other insurance plan, their coverage might also be reduced or cancelled.

3. How do I find out what plan I enrolled in?

- If you selected a plan on your own, look at the information the plan sent you.
- Or, contact Medicare at 1-800-633-4227 or visit their website at www.medicare.gov.

Recipient Notice 06-03